

Debtor 1	Gregory	George	Schlegel
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Marylouise	Ann	Schlegel
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Eastern District of Pennsylvania			
Case number (If known)	16-10198-PMM		

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) applies.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does not notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

Part 1: Tell the Court About the Required Course

You must check one:

- ☒ I completed an approved course in personal financial management:

Date I took the course 04/26/2021
MM / DD / YYYY

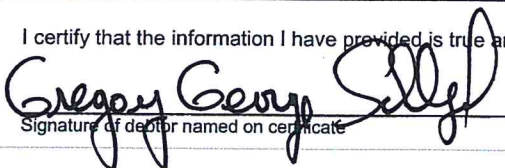
Name of approved provider Advantage Credit Counseling Service Inc.

Certificate number 01721-PAE-DE-035613025

- ☐ I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):
- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
 - ☐ **Disability.** My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
 - ☐ **Active duty.** I am currently on active military duty in a military combat zone.
 - ☐ **Residence.** I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

Part 2: Sign Here

I certify that the information I have provided is true and correct.


Signature of debtor named on certificate

Gregory George Schlegel
Printed name of debtor

Date 04/27/2021
MM / DD / YYYY

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	First Name	Middle Name	Last Name
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- ☐ **Residence.** I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

Part 2: Sign Here

I certify that the information I have provided is true and correct.

Marylouise Ann Schlegel
Signature of debtor named on certificate

Marylouise Ann Schlegel
Printed name of debtor

Date 04/27/2021
MM / DD / YYYY

Certificate Number: 01721-PAE-DE-035613025

Bankruptcy Case Number: 16-10198



01721-PAE-DE-035613025

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 26, 2021, at 10:13 o'clock AM EDT, Gregory George Schlegel completed a course on personal financial management given by internet by Advantage Credit Counseling Service, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 27, 2021 By: /s/Sarah Chechak

Name: Sarah Chechak

Title: Counseling

Certificate Number: 01721-PAE-DE-035613031

Bankruptcy Case Number: 16-10198



01721-PAE-DE-035613031

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 27, 2021, at 10:13 o'clock AM EDT, Marylouise Ann Schlegel completed a course on personal financial management given by internet by Advantage Credit Counseling Service, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 27, 2021 By: /s/Sarah Chechak

Name: Sarah Chechak

Title: Counseling

B2830 (Form 2830)

L.B.F. 4004-3B

UNITED STATES BANKRUPTCY COURT
EASTERN District Of **PENNSYLVANIA**
In re Gregory George Schlegel Case No. 16-10198
Debtor

**CHAPTER 13 DEBTOR'S CERTIFICATIONS REGARDING
DOMESTIC SUPPORT OBLIGATIONS AND SECTION 522(q)**

Part I. Certification Regarding Domestic Support Obligations (check no more than one)

Pursuant to 11 U.S.C. Section 1328(a), I certify that:

☒ I owed no domestic support obligation when I filed my bankruptcy petition, and I have not been required to pay any such obligation since then.

☐ I am or have been required to pay a domestic support obligation. I have paid all such amounts that my chapter 13 plan required me to pay. I have also paid all such amounts that became due between the filing of my bankruptcy petition and today.

Part II. If you checked the second box, you must provide the information below.

My current address:

My current employer and my employer's address:

B2830 (Form 2830)

Part III. Certification Regarding Section 522(q) (check no more than one)

Pursuant to 11 U.S.C. Section 1328(h), I certify that:

☒ I have not claimed an exemption pursuant to § 522(b)(3) and state or local law (1) in property that I or a dependent of mine uses as a residence, claims as a homestead, or acquired as a burial plot, as specified in § 522(p)(1), and (2) that exceeds \$155,675* in value in the aggregate.

☐ I have claimed an exemption in property pursuant to § 522(b)(3) and state or local law (1) that I or a dependent of mine uses as a residence, claims as a homestead, or acquired as a burial plot, as specified in § 522(p)(1), and (2) that exceeds \$155,675* in value in the aggregate.

Part IV. Debtor's Signature

I certify under penalty of perjury that the information provided in these certifications is true and correct to the best of my knowledge and belief.

Executed on

April 27th, 2021

Date

Gregory George Seigel
Debtor